

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Colonial Savings, F.A.



Order Filed on August 28, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Ernest C. Young,  
  
Debtor.

Case No.: 17-23830 JNP

Adv. No.:

Hearing Date: 8/13/19 @ 10:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED  
CREDITOR'S MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 28, 2019**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Ernest C. Young

Case No: 17-23830 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Colonial Savings, F.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 420 Myrtle Avenue, Lindenwold, NJ 08021, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Nona Ostrove, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 8, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2018 through August 2019 for a total post-petition default of \$10,203.85 (8 @ \$1,199.65, 1 @ \$1,207.00, \$600.35 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,203.85 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor, Colonial Savings F.A., Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ernest C Young  
Debtor

Case No. 17-23830-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2019.

db +Ernest C Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings, F.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Conika Majumdar on behalf of Creditor Fidelity National Title Insurance Company  
conika.majumdar@fnf.com  
David K Cuneo on behalf of Debtor Ernest C Young cuneoesq@gmail.com  
Denise E. Carlon on behalf of Creditor Colonial Savings, F.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Colonial Savings, F.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nona Ostrove on behalf of Debtor Ernest C Young nostrove@ostrovelaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10